accident; for just three months if, though total, it was caused by illness." So they would only pay him for three months if he was totally disabled just by illness. "In 1970, after having on three separate occasions made claims under the policy and received payment, Egan fell off a roof. He underwent surgery and nine months of physical therapy. But Mutual of Omaha--'The People Who Pay'--decided, without making a full investigation, that the disability was the result, not of an accident but of illness...

PRESIDENT: Time is up.

SENATOR HIGGINS: ...'osteo-arthritis'." Thank you, Mr. President, that was my 10-minute opening, right?

PRESIDENT: Pardon me. No, that was your closing.

SENATOR HIGGINS: I thought we just voted on the previous amendment.

PRESIDENT: No, Senator Wesely talked in between your two times. Remember?

SENATOR HIGGINS: So that was my closing?

PRESIDENT: No, this is your closing. You just...

SENATOR HIGGINS: Now I'm going to start the closing.

PRESIDENT: You just finished your closing.

SENATOR HIGGINS: Oh, okay, well, hold that thought.

PRESIDENT: Okay. The question is, shall the bill be returned? All those in favor vote aye, opposed nay. Record, Mr. Clerk.

CLERK: 2 ayes, 3 nays, Mr. President, on the motion to return.

PRESIDENT: The motion fails.

CLERK: Mr. President, items for the record, if I might.

PRESIDENT: Please.

CLERK: LR 437 by Senator Pirsch. (Read explanation of LR 437.)